

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Helen Payne Taylor

S.S. No.: xxx-xx-3067

Mailing Address: 1018 Ellis Road, Durham, NC 27703-

Case No. 10-82004

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on October 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: November 11, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)					Date: 10/19/10		
					Lastname-SS#: Taylor-3067		
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN					SURRENDER COLLATERAL		
Retain	Creditor Name	Sch D #	Description of Collateral		Creditor Name	Description of Collateral	
ARREARAGE CLAIMS					REJECTED EXECUTORY CONTRACTS/LEASES		
Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	Creditor Name	Description of Collateral	
				**			
				**			
				**			
				**			
				**			
				**			
BB&T Mortgage	1	\$586	**				
			**				
			**				
			**				
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BB&T Mortgage	1	\$586	N/A	n/a	\$586.00	Home and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Discover-Judgment	2	\$6,804	5.00	\$68	\$164.62	Judgment
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$3,000					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
PROPOSED CHAPTER 13 PLAN PAYMENT							
\$ 828		per month for		60		months, then	
\$ N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				12.57 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly Adequate Protection payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO							
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Duke Health Physicians Diagnosti
c/o Absolute Collection Service
421 Fayetteville St Mall Ste 600
Raleigh, NC 27601

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Duke Private Diagnostic Clinic
Post Office Box 900002
Raleigh, NC 27675-9000

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Bank of America
PO Box 53150
Phoenix, AZ 85072

Duke University Hospital
5213 South Alston Avenue
Durham, NC 27713

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

BB&T Mortgage
Post Office Box 2467
Attn: Managing Agent
Greenville, SC 29602-2467

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Bernhardt & Strawser, P.A.
5821 Fairview Road
Suite 100
Charlotte, NC 28209

Eric Scott/US Capital Managemer
Attn: Managing Agent
PO Box 3071
Dublin, OH 43016

Experian
P.O. Box 2002
Allen, TX 75013-2002

Collectcorp
Post Office Box 101928
Dept 4947A
Birmingham, AL 35210

Frederick J. Hanna & Associates,
1427 Roswell Road
Marietta, GA 30067

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Bureau of Greensboro**
Post Office Box 26140
Greensboro, NC 27402-0040

Internal Revenue Service (MD)**
Post Office Box 21126
Philadelphia, PA 19114-0326

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

CSDDUR
Post Office Box 530
Durham, NC 27702-0530

Interstate Credit Collections
711 Coliseum Plaza Court
Winston Salem, NC 27106

Internal Revenue Service (ED)**
Post Office Box 21126
Philadelphia, PA 19114-0326

Discover
Post Office Box 30952
Attn: Managing Agent
Salt Lake City, UT 84130-0952

Larry Taylor
1018 Ellis Road
Durham, NC 27703

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Triangle Orthopaedic Assoc., PA
120 William Penn Plaza
Durham, NC 27704

Nationwide Recovery Service
545 West Inman Street
Cleveland, TN 37311

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

NCSPlus Incorporated
117 E 24th Street
5th FL
New York, NY 10010

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Pro Active Therapy
Department 40218
Atlanta, GA 31192-0218

RTP Federal Credit Union
P.O. Box 12807
Research Triangle Park, NC 27709

Sleepworks, LLC
Post Office Box 932865
Atlanta, GA 31193

Smith Debnam Narron Drake Saintsing
& Myers, L.L.P
c/o Christina McAlpin Taylor
Post Office Box 2628
Raleigh, NC 27611